Bal Jeevan Bima Yojana 2026: Post Office Child Insurance Scheme

What is Bal Jeevan Bima Yojana?

Bal Jeevan Bima Yojana is a child insurance plan offered under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI). The scheme provides life insurance protection for children and helps parents build a financial corpus for their child's future needs such as education and marriage.

Key Benefits

- Life insurance coverage for children aged 5 to 20 years.
- Maximum of two children can be covered under one parent.
- No medical examination required for the child.
- Premium waiver benefit if the parent policyholder dies during the policy term.
- Maturity amount includes the sum assured and accrued bonus.

Eligibility Criteria

- Child's age should be between 5 and 20 years.
- Parent should be below 45 years of age.
- The parent must already have, or be applying for, a Postal Life Insurance or Rural Postal Life Insurance policy.
- A maximum of two children per family can be insured under the scheme.

Sum Assured

- Sum assured generally ranges from ₹20,000 to ₹3 lakh, subject to policy conditions.
- The maximum sum assured cannot exceed the parent's insurance cover.

Required Documents

- Aadhaar Card of Parent and Child
- Birth Certificate of Child
- Passport-size Photographs
- Address Proof
- Existing PLI/RPLI Policy Details
- Mobile Number and Bank Account Details

How to Apply?

1. Visit the nearest Post Office.
2. Obtain the Bal Jeevan Bima application form.
3. Submit the required documents.

4. Complete the verification process.
5. Pay the premium and receive policy confirmation.

Conclusion

Bal Jeevan Bima Yojana 2026 is a useful child insurance scheme for parents who want to secure their children's future. With affordable premiums, bonus benefits, and premium waiver protection, it offers long-term financial security for eligible children.